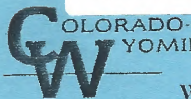




1952 - 2002
50th. Anniversary



COLORADO-WYOMING NUMISMATIC ASSOCIATION

WINTER

P. O. BOX 102136
DENVER, COLORADO 80250
MEMBER, AMERICAN NUMISMATIC ASSOCIATION

2001-2002

\$5.00

CWNA BOARD MEMBERS

President: **Richard Johnsen**, Fort Collins;
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Secretary/Treasurer: **Jerry Morgan**, Canon City;
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smaltown71@aol.com.

2002 ANNUAL MEETINGS OF BOARD AND MEMBERS ANNOUNCED

President Richard Johnsen, Fort Collins, has issued a call for the Annual Meetings of the Colorado-Wyoming Numismatic Association for 2002.

The meetings of the Board and members will be held on Saturday, February 16, 2002, starting at 2 pm, at the Village Inn, (303) 688-3200, 207 West Wolfensberger Road, Castle Rock 80104

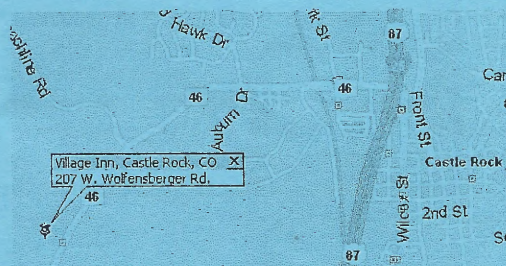
Reports on the past year's activities and budgetary impacts are expected in the usual annual

meeting for the information of members. Annual elections are also held for open positions on the Board of Directors.

This will be the third annual meeting since the new incorporation and by-laws were adopted in 1999. No board vacancies are known at this time.

Reports are expected on the scholarship, web page, actions taken at last year's annual meeting and the July 8, 2001, meeting in Colorado Springs. Minutes of those meetings are included in this issue of the Newsletter, and action to accept and approve the minutes will be taken at the meeting.

Does your club have representatives coming to the meeting?



ANNUAL DUES ANNOUNCEMENT

The annual Dues of \$5.00 for 2002 from individual members of the association can be sent to the address of the association given above. You can also bring them to the annual meeting and deliver them directly to the Treasurer, Jerry Morgan. If you can't attend and send your proxy with another member, you should send the dues well in advance of the meeting or to the meeting with your proxy holder.

Action by the Board of Directors a few years ago made each active club automatically a member without dues assessment. Life members, of course, do not have current dues assessment.

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EXPLANATION

This issue of the Newsletter will also contain material originally planned or written for the June and September issues of the CWNA Newsletter, which were not published due to the family complications and medical incapacity of the editor through the spring and summer and his business involvements through the fall.

The editor appreciates the consideration of the Board members through his incapacities and inactivity periods.

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NEW AND RESTARTED CLUBS

Latest additions we know about to the active numismatic clubs in the Colorado-Wyoming area are at the south end and in the Denver suburbs. Any readers having information about clubs not listed at the end of this newsletter are requested to get in touch with any of the CWNA officers or the editor.

The **Pueblo Coin Club** has been restarted after a period of inactivity. They have been meeting for several months, now, and have a variety of activities going. Attendance is slowly growing. An excerpt from their minutes gives you an idea.

Pueblo Coin Club Minutes for 11/14/2001

We had 9 people attend:

Passed around picture of new quarter designs for 2002. Discussed 1804 silver dollar that went up for bid last month.

BEP is not accepting orders by mail for currency orders due to anthrax scare.

Great trivia contest. John O., Nick R., Dave W., and Kenny R. made it to the semi-finals. John O. and Kenny R. moved on to the finals with John O. winning the contest earning him a silver war nickel set. Great job John.

Lee H. won raffle for Twin Towers silver round.

No response from thrifty nickel advertisement last month. We are continuing to give out flyers.

Outstanding auction items this month from tokens to proofs.

Discussed prorated dues for 2002 since 2001 was not a full year.

Thank you all for a wonderful year in the Pueblo Coin Club and it will grow and prosper!

WANT LIST (The following members are looking to add the following coins to their collection):

Next Pueblo Coin Club meeting January 9th , 7:30 pm at Canon National Bank (corner of 5th and Santa Fe.)

See the club's listing in the list on the last pages of this CWNA Newsletter.

Another new entry is the **Northside Coin Club**, meeting in Broomfield. The meetings are in the third week of each month (Monday), giving them a good clear field to invite visitors from all the other clubs, many of which meet during the same weeks throughout the months, and several on the same nights.

The Northside group has its Constitution and By-Laws adopted and officers elected for 2002 are Terry Elmer, President; Linn Elmer, Secretary; Steve Patterson, Treasurer; Bob Howard, Member of Board of Directors. Membership is almost 20 and attendance is averaging above ten per meeting. Annual dues are set at \$12 for adults; \$1.00 for juniors.

Silent auctions are being held each meeting, and the programs have been varied with both U.S. and world numismatics represented. They are also in the listing at the end of the newsletter.

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SHOWS

The list of shows is being presented near the end of the newsletter. **Accuracy not guaranteed.**

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BOARD DISBURSES FUNDS TO CLUBS

In a move probably guaranteed to be received with some enthusiasm the Board of the CWNA voted in the Annual meetings on February 24, 2001, to disburse some of the funds being held by the association to the local, active clubs.

As of this publication date not all of the checks have reached all local clubs, but the final two will probably have theirs by the time this year's annual meetings are held on February 16, 2002, as announced on the front page. If your club has not received their \$100 grant, yet, please send representatives to the ANNUAL MEETING to help establish contact.

The Cheyenne club was just getting restarted at



P. O. BOX 102136
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MEMBER, AMERICAN NUMISMATIC ASSOCIATION

SUMMER

2001

the time the grants were voted in 2001, and the Board of Directors of the CWNA granted them an extra \$150 as assistance for getting a running start.

It is hoped that this move will stimulate local clubs to add to their programs of activities, and may encourage some local groups to make the effort to start or restart in other localities.

Feedback to the CWNA Board on this step would be very helpful and appreciated.

COLORADO - WYOMING NUMISMATIC ASSOCIATION

MINUTES OF FEB. 24, 2001 CWNA ANNUAL MEMBERSHIP & BOARD MEETINGS

ANNUAL MEMBERSHIP MEETING

The meeting was called to order at 2:05PM by President, **Tom Hallenbeck** at the Village Inn Restaurant in Castle Rock, Co. All officers and board members were present with the exception of **Andy Breakey**. Members **Howard Hinsey** and **Ken Hallenbeck** were also present with Ken serving as guest speaker.

The "Minutes" for the Feb. 19, 2000, membership meeting were approved as read by the Secretary. The Secretary/Treasurer submitted a written annual "Membership Report" and "Treasurer's Report" which were approved unanimously.

The CWNA had a net loss of ten members but a net gain in assets of \$1,211.69.

Old Business

The President appointed **Jim Oscarson** to look into designing a "web" page. Motion approved unanimously to hire an editor for the "Newsletter" to be issued two to four times yearly with such editor to be paid \$50.00 per issue plus expenses.

Motion approved unanimously to dissolve the show loan fund and transfer those funds to a general operating savings account. Loans to member clubs for show purposes still may be approved upon written application to the Board.

New Business

Amended motion approved with one dissenting vote that all CWNA member clubs be presented a \$100.00 check by an officer or board member in order to help finance member club activities. Motion approved unanimously that the newly re-formed Cheyenne Coin Club receive an additional \$150.00 as seed money for a total donation of \$250.00.

Motion approved unanimously to nominate and cast CWNA's ANA ballot for Remy Bourne and Gary Lebo for Governors, Gary Lewis for Vice President, and John Wilson for President of the ANA.

All officers and board members nominated for office were voted in unanimously by written ballot. Results:

President Richard Johnsen of Fort Collins

Vice-President Allen Nye of Col. Springs

Secretary/Treasurer Gerald Morgan of
Canon City
Board(4)

Tom Hallenbeck of Col. Springs
Jim Oscarson of Fort Collins
Carol McCurdy of Olney Springs
Howard Hinsey of Parker

Ken Hallenbeck gave an informative talk about his collecting interests "Primitive and Odd & Curious Money".

The annual membership meeting was adjourned at 4:40PM.

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**COLORADO - WYOMING NUMISMATIC
ASSOCIATION**

**MINUTES OF FEB. 24, 2001,
ANNUAL BOARD MEETING**

The annual board meeting was called to order at 4:50PM by President, **Dick Johnsen**, at the same location and with the same attendees as the preceding annual membership meeting. All officers and board members were present with the exception of the newly voted in board member **Carol McCurdy**.

The "Minutes" of the July 8, 2000, board meeting were approved as published in the Winter 2000/2001 "Newsletter". The "Treasurer's Report" and "Membership Report" were approved as submitted in the preceeding membership meeting.

Old Business

The motion was untabled that as many as four scholarships be awarded for the ANA Summer Seminar in 2001. Motion amended to read two scholarships and passed unanimously.

The president appointed **Don Koontz** to design a dual scholarship/membership application and serve as the new paid "Newsletter" editor. Scholarship applications to be submitted by May 1, 2001, with consideration being given applicants for future qualifying articles and speeches.

The state quarter program discussion was continued from the last board meeting. It was suggested the CWNA President write a letter to the Governor of Colorado offering the CWNA's participation in the designselection process.

New Business

Motion approved unanimously that member coin clubs be allowed to borrow CWNA showcases for exhibit purposes at no charge as long as they are responsible for any damages.

Motion approved unanimously that the CWNA sponsor a "Pre-Show" to be held the weekend prior to

the ANA's July 28-Aug. 1, 2004 Denver Convention. Jerry Morgan to be the general show chairman and issue press releases to numismatic publications.

President appointed **Tom Hallenbeck** to coordinate speakers for the educational seminars to be sponsored by the CWNA and held during the Colorado Springs clubs' coin show July 7, 2001. The next board meeting to be held concurrently.

The meeting was adjourned at 6:10PM

Prepared by **Jerry Morgan**, Secretary/Treasurer
PRELIMINARY/SUBJECT TO BOARD APPROVAL
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**2001 SCHOLARSHIP REQUEST SUPPORTED
BY MATERIAL PRESENTED AS A COIN
CLUB PROGRAM**

The material on the next four pages is presented to show what type of supporting material should be presented when applying for the C-WNA Summer ANA Seminars Scholarship.

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**A Summary of My Activities
For Consideration By
The Board of the
Colorado-Wyoming Numismatic Association**

**By
Carol McCurdy**

This is a summary of activities that I would like to submit to the board in order to qualify for the scholarship to the Summer Seminar in the year 2001.

In January of 2000, I presented a program to my local club, The Arkansas Valley Coin Club, which I entitled ReadBuy the Book Before You Buy the Coin.

In this program I answered several questions that come to mind when that statement is made. The questions were; "Is there a book about what I want to know?", "Where do I find the

Continued on page 9, column 2

"MAUNDY MONEY" TRADITION IS A LONG ONE IN ENGLISH HISTORY

L. Donald Koontz

CWNA 490, ANA K-73596, NI 723, CONECA N-827

D.A.W.N., Denver Coin Club, South Suburban Coin Club, Northside Coin Club

"Bad" King John, according to the Roll of the Wardrobe Expenses, gave money to the poor on Maundy Thursday. In 1212, at Rochester, 13 poor people each received 13 pence.' are two sentences from a news report filed this past April 12th. by Peter Archer, Court Correspondent, PA News, in Great Britain.

He began his report by saying "The Queen was today giving Maundy Money to 75 men and 75 women in recognition of their Christian service to the community." Later in the dispatch he confirmed an item of information that I had been sure was true.

Each of the 150 men and women, specially nominated by churches across Great Britain from among their active, pensioned members, received 75 pence in silver "Maundy" coins in a white leather purse, as well as 5 pounds 50 pence in ordinary coins in a red leather purse. The number 75 was, of course, to be the Queen's age later in the month.

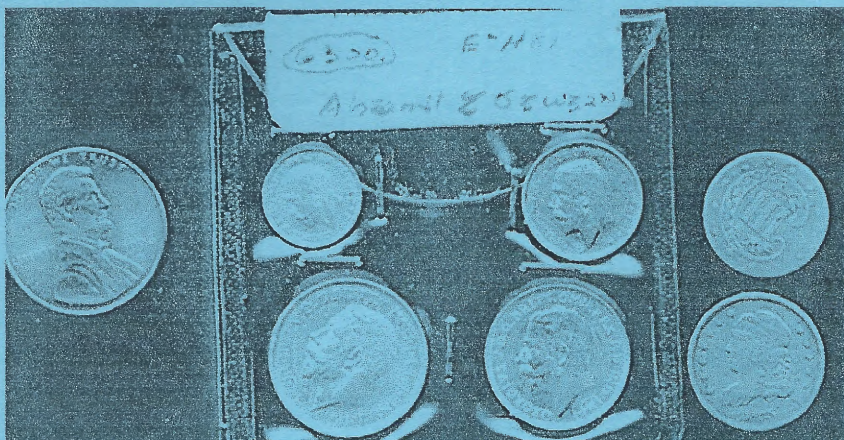
That is a lot of silver pence and a lot of pounds and pence in copper-nickel and brass! All was delivered during the ceremony in four gold and silver alms dishes carried by the Yeomen of the Royal Guard 'Beefeaters'. Since the expected value of the silver coin purses was reputed to be 750 Pounds, the reward for being recognized as an active, elderly member of your congregation is apparent.

I had run onto Mr. Archer's report on the internet while searching for information about the tradition of the Maundy Thursday coins, a subject of long fascination to me for several reasons. I am much indebted to him and to the British Royal Mint website for information to

clarify many confusions I had accumulated through the years. Kelley, of the Royal Mint Coin Club (a coin shop in the mint), in Wales, also sent me mintage figures for the Maundy Coinage from 1968 to 1997; a really great help.

For one thing I have always been interested in Queen Elizabeth II, who was born - so my family always thought - on 'my' birthday in 1926. I found out later that through mystic royal decision making processes that the official date was April 21, 1926, but I'm sure my mother never accepted that change in information. With the speed of information processing in the 1920s being as it was, the two day difference probably was just the time needed for the information to reach Western Kansas.

For another thing the tiny silver coins of every age and every place have been quite attractive to me, and, if I needed an excuse, that would be enough to interest me in the tiny 1p, 2p, 3p, and 4p pieces of sterling (mostly) silver with their obverse portraits and reverse crowned numerals. They rank right down there in size with the U.S. silver trime and the half



dime.

Yet another reason for my interest has been my occupation as a math teacher. I kept coming back in my past speculations to the question: What is the smallest

number of coins of each denomination needing to be minted each year to complete the purses of silver coins and still produce mostly or only complete sets of four denominations? If you look at the catalog's mintage figures, such as Krause-Mishler's Standard Catalog of World, they have a footnote indicating their figure is the largest number of complete sets possible. That seems to hint of some left over singles, doesn't it?

Mr. Archer's third and fourth sentences knocked that question out of consideration and raised others. He said sets were available to the general public through the 1800s from banks until 1909. He also indicated officials of the ceremony and 'others' were given coins in place of fees. How many? A full purse or just one set of four? Also, the 'others' is spelled out partly as including 'choirboys'. Well, you know any good English cathedral royal service is bound to need quite a few choirboys! How many singers? One purse of coins or one set of four coins, each?

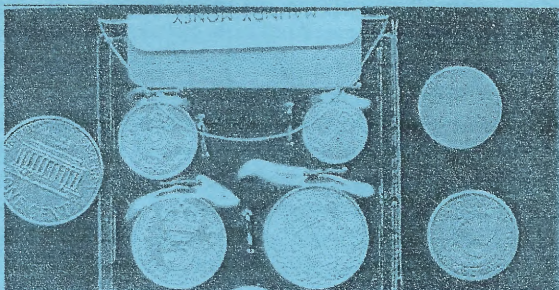
Actually the tiny coins have only since 1971 been called 1p, etc., having been decimalized along with the rest of the system. The British Royal Mint on their internet site refers to this as an increase in face value, since 100 new pence (now just 'pence') in 1971 replaced the pound value of 360 pence for the old system. Under the old system the Maundy coins were 1d, 2d, 3d, and 4d., and they were sterling silver from the mid-1600s until this century. In 1920 they were decreased to 50% silver until returned to 92.5% silver in 1946.

The actual reason for the Maundy money is the fulfillment of the pre-resurrection command of Jesus to his disciples to "love one another" and his demonstration of humility by washing their feet. This command ('mandatum' in Latin with a broad 'maun' pronunciation) has been prominently part of Christianity since a few hundred years later, and royalty has participated in various ways and degrees. The reference to King John's participation at Rochester, then, is not a comment on his 'badness' by depicting a "cheapskate" giver with an affinity for choosing poor numbers, but simply a reference to royal almsgiving in relation to the symbolism of Jesus and the twelve apostles.

Along with washing the feet of those of humbler origin other kinds of love have been shown, such as giving away the clothing from the monarch's back, furnishing a meal (symbolic of the Last Supper), providing gifts of food and clothing and money. One

can speculate that the odor of humble feet may also have provided impetus to the development of the spice trade with the Far East, as much as the need to disguise unpalatable food conditions.

Henry IV (King, 1399-1413) had a strong influence on many of the traditions involved, including personal participation by the monarch and relating the amount of money given to the sovereign's age, though some attribute this to Edward III in 1363. About this time the ceremony became known as the Royal



Maundy.

From about this time whenever the monarch was a woman, she gave her gown to one of the Maundy recipients, but this led to much distress and violence among those who did not receive one, and by 1572 Queen Elizabeth I changed the system. Instead of her gown she gave to each participant a red leather purse containing a fair share of the value of the gown.

The production of special coinage for the Royal Maundy seems to have begun in 1662, but the coins were undated until 1670, when the first dated set of four coins appeared. Only silver pennies were previously used by the Tudors and the Stuarts. I don't seem to have a definitive date for when the white leather purses appeared.

Foot washing began to go out of style by the 1700s due to plague and possibly increasing social distance between royalty and the commoners. George I (King, 1714-1727) apparently equalized the number of men and women recipients of the alms. By the beginning of the 1800s food giving to the men was replaced by purses of money.

Indeed even the personal participation of the monarch was dropped for two hundred years or so until King George V again participated in 1932. Edward VIII performed the 1936 ceremony. His brother, George VI, participated occasionally, as well, during his reign. However, Queen Elizabeth II has missed only four

The Maundy Mintages, Since 1968

Year	4p	3p	2p	1p	Total Mintage		Age of the Monarch, Queen Eliz. II, During the Year	Calculated Pence Needed for Maundy 'Poor' Purses	Calculated Excess Pence Minted, Officials & Choirboys
					Coins	Pence			
1968	964	964	1,048	964	3940	9808	42	3528	6280
1969	1,002	1,088	1,002	1,002	4094	10278	43	3698	6580
1970	1,068	980	980	980	4008	10152	44	3872	6280
1971	1,108	1,018	1,018	1,108	4252	10630	45	4050	6580
1972	1,118	1,026	1,118	1,026	4288	10812	46	4232	6580
1973	1,098	1,098	1,004	1,004	4204	10698	47	4418	6280
1974	1,138	1,138	1,042	1,138	4456	11188	48	4608	6580
1975	1,148	1,148	1,148	1,050	4494	11382	49	4802	6580
1976	1,158	1,158	1,158	1,158	4632	11580	50	5000	6580
1977	1,138	1,138	1,138	1,240	4654	11482	51	5202	6280
1978	1,178	1,178	1,282	1,178	4816	11988	52	5408	6580
1979	1,188	1,294	1,188	1,188	4858	12198	53	5618	6580
1980	1,306	1,198	1,198	1,198	4900	12412	54	5832	6580
1981	1,288	1,178	1,178	1,288	4932	12330	55	6050	6280
1982	1,330	1,218	1,330	1,218	5096	12852	56	6272	6580
1983	1,342	1,342	1,228	1,228	5140	13078	57	6498	6580
1984	1,354	1,354	1,238	1,354	5300	13308	58	6728	6580
1985	1,366	1,366	1,366	1,248	5346	13542	59	6962	6580
1986	1,378	1,378	1,378	1,378	5512	13780	60	7200	6580
1987	1,390	1,390	1,390	1,512	5682	14022	61	7442	6580
1988	1,402	1,528	1,526	1,402	5858	14646	62	7688	6958
1989	1,353	1,353	1,353	1,353	5412	13530	63	7938	5592
1990	1,523	1,523	1,523	1,523	6092	15230	64	8192	7038
1991	1,514	1,384	1,384	1,514	5796	14490	65	8450	6040
1992	1,556	1,424	1,424	1,556	5960	14900	66	8712	6188
1993	1,440	1,440	1,440	1,440	5760	14400	67	8978	5422
1994	1,433	1,433	1,433	1,433	5732	14330	68	9248	5082
1995	1,466	1,466	1,466	1,466	5864	14660	69	9522	5138
1996	1,629	1,629	1,629	1,629	6516	16290	70	9800	6490
1997	1,786	1,786	1,786	1,786	7144	17860	71	10082	7778
1998							72	10368	
1999							73	10658	
2000							74	10952	
2001							75	11250	
2002							76	11552	
2003							77	11858	
2004							78	12168	
2005							79	12482	
2006							80	12800	
2007							81	13122	

ceremonies since becoming Queen in 1952; she has not missed a ceremony since 1971. She has also made the change to a different cathedral each year, changing the ceremony from one dominated by London's pensioners.

Going back to the beginning of this article I notice my awe at the amount of pence coins being given out. Forgetting the paltry, symbolic value of money in the red leather purses as redemption of the queen's

gown, the reputed value of the white purses for just the recipients of alms as being 750 Pounds indicates charity is creating a numismatic market of over one hundred thousand Pounds out of 112.5 Pounds of face value. Numismatic value of the full mintage would appear to be nearly twice that of the charitable donation mintage, and more than that in some years early in a monarch's life.

I base that assertion on my study of the mintage figures procured for me by the Royal Mint Coin Club. These figures explain more than the catalog mintage figures. An instance is the maximum set mintage given by Krause-Mishler for 1968, first year for the Royal Mint figures I was sent. Queen Elizabeth II was 42 in 1968, so her 84 alms recipients received 42 times 2 times 42 pence in silver coins, or 3528 pence in coins.

In comparison to that 3,528 pence in coins donated to charity, the Krause-Mishler mintage of 964 sets indicates 9640 pence minted, at least. In addition to being two to three times as many non-charity coins as charity purse coins it indicates that lots of pence went 'in lieu of fees to officials and others, including choirboys'. The actual mintage of 9,808 pence included 6,280 pence not used for charity. The mintage of 2d pieces exceeded the equal mintages for 4d, 3d, and 1d coins by $(1048 - 964 =) 84$ coins. Notice that is the exact number needed to put 4 full sets of 4 coins in each purse for charity plus an extra 2d (tuppence) to equal 42 pence, equal to the Queen's age.

The 6,280 pence extra is divided by 10 pence (per set of 4 coins) to indicate 628 full sets extra. Notice no extra two pence pieces are available to make full white leather purses of 42 pence, so the inference I make is that officials and choir boys must get their coins in full sets of four coins (10p) having nothing to do with the Queen's age.

Similar study of the rest of the mintages in a chart (presented nearby), shows a steady pattern of exactly 6,280 pence in silver coins (5 years) or 6,580 pence in silver coins (15 years) minted beyond the aging queen's charitable plans. By 1987 more pence were minted for charity than for officials and choirboys, so that is a plus for charity. Krause-Mishler figures indicate 1,390 sets available at most, while the Royal Mint figures show 122 one pence coins extra to account for the 61 pence now needed in each of 122 purses ($2 \times 61 = 122$).

Through the twenty years of steady pattern of an extra 628 or 658 Maundy coin sets minted to take care of officials' fees and choirboys' rewards a visual mathematical pattern grows on the chart published herewith. One can realize easily that every decade birthday will need only complete sets of 4 values of Maundy coins: 5 sets will do age 50 with 100 identical purses; 6 sets will fill the purses of 60 man-woman pairs identically, and 7 sets satisfy the identical needs of 70 pairs.

It almost appears that might be true of 45, 55, 65, 75 (this year's age), but a little reflection will cause the reader to see that those five extra pence can be gotten as either $(4p + 1p)$ or $(2p + 3p)$. Age 45 purses, for example, would have needed 9 ten-pence sets for each man-woman pairing, therefore 405 sets would fill the 90 purses, but half will differ from the other half in actual coins, and by now the tradition has become identical contents, not identical face values. Looking at each of the other ages ending in '5', the same difference develops. The chart indicates that the mathematician on the Royal Mint staff who developed the pattern always solved the extra five pence the same way each time it came around. Every year the five pence were needed extra, the extra quantity was minted of 4p and 1p coins; never an extra 3p + 2p.

The mathematical pattern showing on the chart is in the columns labeled 4p, 3p, 2p, 1p and moves across from RIGHT to LEFT and down the rows. The years 1977 through 1986 give the fullest picture of the pattern. The extra minted coins to fill the purses in years not divisible by ten show up as 1p, 2p, 3p, 4p, $(4p+1p)$, $(4p+2p)$, $(4p+3p)$, $(4p+3p+1p)$, $(4p+3p+2p)$; then the tens year can be thought of as 'no extras' or as 'all coins have the same extra (or increase)' - $(4p+3p+2p+1p)$. There you have a nice counting system: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, and it looks like a place-value system for numbers, such as the decimal numbers in which a numeral, such as '1111' actually has a value, not of $4(1+1+1+1)$, but of 10 to the third power + 10 to the second power + 10 to the first power + 10 to the zero power (1 thousand + 1 hundred + 1 ten + 1 one).

So, each year the mint mathematician (who must have retired, or been quite ill for a time, or died, or been fired, or just plain quit when he or she realized they weren't appreciated enough), took the 658 (628) extra sets plus twice the Queen's age times the number of full sets needed in each white purse and added them. Then she or he looked at the extra pence needed in each purse and added the number of purses to the appropriate denomination(s). In 1983, for instance, the Queen's 57th birthday requires an extra 7 pence in each of 114 purses. That would be 658 sets extra plus 5 full sets per 114 purses for charity plus an extra 114 coins each of 4p and 3p; $658 + 570$ or 1228 sets of all 4 coins and 114 extra 4p coins and 114 extra 3p coins. The 1983 row of the chart would (and does) show 1342, 1342, 1228, 1228.

Did I say steady pattern above? Suddenly in 1988 every pattern falls apart! What did happen to the

mint employee or queen's staffer who knew the pattern? Since the place-value pattern reappears only once, correctly, in 1991, but without the correct difference for the extra sets, I think the departure was of a permanent nature.

Seven out of the next eleven years in the chart the same number of each denomination were minted, but in only two of the years does the number of extra sets come out to a full set per official or choirboy. I don't have figures for the next four years, including this one (2001), so I don't know if the secret has been rediscovered or if the secret suddenly didn't matter because different officials were now planning the ceremony of the Royal Maundy.

I do know that the mint or Queen Elizabeth's Maundy ceremony officials have bits and pieces of sets of Maundy coins left over, OR that the machinery was malfunctioning so badly that lots of mis-struck (ERROR!) Maundy coins were produced, and they had to have a large margin of minted coins to work with, OR possibly, the numbers of available choirboys has become unstable due to the move to a different cathedral each year (numbers of available officials almost never do that, except in the category of competency).

Of one thing we can be sure. As monarchs get older, the number of available sets of Maundy coins for collectors becomes larger and larger - for which the collectors are always thankful, if not the dealers. 4321\10\1234\10\4321\10\1234\10\4321\10\1234\10\4321\10\1234

References

1. 12/04 (03:03) QUEEN HANDS OUT MAUNDY MONEY. Peter Archer, Court Correspondent, PA News, as seen from America Online, Saturday, April 21, 2001.
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3. The Royal Mint, Cardiff, Wales, Great Britain. <http://www.royalmint.com/>; a web site with a page devoted to the Maundy Money.
4. UNITED KINGDOM DECIMAL COINS ISSUED BY THE ROYAL MINT UP TO 31 DECEMBER 1997. A printout from (Sec)Stats; scanned to computer files and spreadsheet. LDKoontz.
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Carol McCurdy Presentation

Continued from page4, column 2

2001 SCHOLARSHIP REQUEST SUPPORTED BY MATERIAL PRESENTED AS A COIN CLUB PROGRAM (continued)

book?" and "How can I afford the coin after I have purchased the book?"

To answer the question "Is there a book about what I want to know?" I explained that coin collectors not only collect coins but also enjoy talking and sharing information with others about their collections. This quite often leads to writing a book. I also pointed out that each collector is unique. Even if they collect the same thing as someone else there will be some aspect of their collection that differs from everyone else's. As a result there may be several books about the same subject but each will have information different from the others. The uniqueness of collectors has also led to books on almost any subject about coins that you can imagine.

To illustrate the wide range of books on coin collecting I displayed several books including the Red Book, two books on grading, books for beginning collectors, books on special coins such as buffalo nickels, three cent nickels and Morgan and Peace dollars. I also included periodicals in the form of both magazines and newspapers to illustrate that information is also available in articles.

To suggest where the books and articles could be found I presented a list that included coin shops, coin shows, bookstores, the Internet and libraries. I explained that coin dealers are happy to make information available because they prefer to deal with well informed collectors that understand what they are buying and know what they want. Those are the customers that will be back to buy again. The Internet is a new place to find the book you want if you know how to look for it and many people now have the access to go there to hunt.

The most important point of my program

was the library. The library can be the answer to both the question "Where do I find the book?" and the question "How can I afford the coin after I purchase the book?". I did suggest that the local library might have some books that would be helpful in finding coin information but pointed out the ANA library would be the best source for finding the books and periodicals that the member was looking for. Our club is a member of ANA so information could be checked out of the library through the club but I suggested a personal membership might be worth while if they were serious in obtaining information. By using the library it would be unnecessary to buy the book leaving the money free to buy the coin.

To conclude the program I suggested that the saying "Buy the book before you buy the coin" be changed to "Read the book before you buy the coin".

I presented a program in May of this year to the Pueblo Coin Club about the silver three cent piece. In this program I gave basic information about the composition of the coin, the years it was minted and the changes in design over those years. Other points of interest that I mentioned were the lack of small change available to the general public, forcing the government to mint a coin in order to supply people with money to buy the new three cent stamp for mailing letters. The coins did stay in circulation but were unpopular due to their small size and became known by the nickname of "fish scales". I also told of the mint director trying to coin the new name of trimes for the coins. The name never caught on.

In the past five years I have presented educational programs to The Arkansas Valley Coin Club once or twice a year. I do not keep notes on the programs after I give them so I am unable to give a complete list but I do remember one on Hobo Nickels, one about love tokens and another about primitive money.

Another thing I have done in our club was to revitalize an old program that had died due to lack of interest. In earlier years members brought exhibits to the club meetings to share things of

interest in their collections with other members. A contest was made out of the exhibits. The members voted on which exhibit was the most interesting each month and awarded points to the participants. The member with the most points at the end of the year was the winner. The winner each month got a ribbon and the winner at the end of the year got a bigger ribbon. I told the club that I was going to try to have an exhibit every month and challenged the others to do the same. Last year I won the "big ribbon" largely because I did do an exhibit every meeting I attended. This year it is obvious that several others are giving me a run for my money. The important thing is the neat things we have been sharing with one another.

In our meeting we have a lull while tickets are sold for the monthly raffle. At this time I read one or two selections from the Money Talks book that is made up of the two minute radio spots that the ANA sponsors on many radio stations.

My last endeavor that I would like to tell you about is still very much in the beginning stages. I am trying to write short educational programs that can be presented to schoolchildren. It is often said that we need to find ways to interest children in coin collecting. Everyone agrees that it is a good idea but no one seems to have a way to go about it. I would like to create programs that could be presented to children either by coin collectors as special programs for a class or by a teacher as part of the lesson plan. I suspect we could get more collectors to present programs in schools if they had something to work from and most teachers are looking for outsiders who will come into their classrooms with programs for their students.

I am not an educator so I will have to enlist the aid of my local school system in planning programs that are appropriate for different age levels. I also encourage anyone who has an idea for a program or who would like to write programs to join in this project.

The first program I have done is a program explaining money on a simple level. This is the outline I have developed.

I. Why do we have money?

A. What do we buy with money? (Let this discussion go where the students want to take it for a few minutes)

B. What would we do without money? (Demonstrate a bartering, trading system using objects like pencils, paper, erasers, and candy or toys, making the point that it works as long as the person that has what you want wants what you have.)

C. Why money is useful? (Explain trading money for excess production and paying wages and purchasing what you need from those that have it.)

II. Why do we have different denominations?

A. Show the different denominations

B. Demonstrate how many of each coin is the same worth as the coin denomination above it. (Five pennies make a nickel, two nickels make a dime, etc.)

C. Show how many pennies to make a dollar, how many nickels to make a dollar, etc, (this can be taken to whatever extreme time and space allows, (a thousand pennies = \$10?)

I have presented this talk to my three grandchildren ages eight, a second grader, seven, a first grader, and a five year old who is in preschool. The two older kids were able to participate with me. They followed the trading part pretty well and helped in counting the coins to put in stacks for the denomination demonstration. There is no doubt that I need to practice more before I take the program into a classroom but the results were encouraging and I do think that this type of program will work.

Other topics I have thought of:

A. The state quarters. Some topics to include: Why they are minted in the order they are. Why the designs for each state were chosen.

B. Comparing present day coins with coins minted earlier. Show obsolete coins

C. US coinage history. Include discussion of present day mints and those no longer in operation. Why the mints were located where they were.

D. The beginnings of the US monetary system.

E. The minting process.

F. Other kinds of money. Money before coins. Tokens. Currency. Checks. Credit Cards.

I have done sketchy outlines for some of these programs but they will obviously take a lot of work and I will need to consult with professional educators and do a lot of research to develop them properly. I do hope the end result will be programs that I can make available to coin collectors that will be interested in taking them into the schools.

Thank you,

Carol McCurdy

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(Below is one of the actual presentations by Carol McCurdy to the coin club in La Junta.)

Read

Buy the Book Before You Buy the Coin

A program presented to the  
Arkansas Valley Coin Club  
In January, 2000

By  
Carol McCurdy

Read

Buy the Book Before You Buy the Coin

-----/^^-----

If you have been collecting coins for any length of time it is very likely that you have heard the expression, "Buy the book before you buy the coin". This is very good advice but it also presents some problems of its own. It poses questions like; "Is there a book about what I want to know?", "Where do I find the book?", "How much will it cost me?" and "How can I afford to buy the coin after I spent so much on the book?".



There are many wonderful things about coin collectors and I am going to tell you about some of them. First, most coin collectors don't just accumulate coins. They study their coins, they research their coins and they talk about their coins with others who have the same interests. They collect coins and accumulate knowledge.

Second, they share their knowledge. To do this many of them write. Some write articles and discover, as they write, they have enough information to share that they can fill a book. As they work on the book they decide it would be wonderful to show their readers their coins so they include photos of their coins. If they don't have the coin they would like the reader to see they find someone who has and ask permission to include photos of that coin in their book too. The result is a reference book for someone who is looking for information.

Another great thing about coin collectors is there are no two that are interested in exactly the same thing. There may be several books and articles on the same subject but there will be unique information in each of them. On the other side of the coin (pun intended) there are very few areas of coin collecting that are so obscure that no one has taken enough interest in it to share information.

The writer may not have had enough information or time to write a whole book so the article remains an article. Periodicals are full of information on just about any subject you would care to name.

On the table in front of me I have a small selection of books, newspapers and magazines that you may want to look at when we break for refreshments.

(An approximate list of the books and publications:

A Guide Book of United States Coins, by R S Yeoman

Complete Encyclopedia of U S and Colonial Coins, by Walter Breen

Comprehensive Catalog & Encyclopedia of Morgan and Peace Dollars, by LeRoy C Van Allen

and A George Mallis

Helpful Hints for Enjoying Coin Collecting, by Bill Fivaz

Official ANA Grading Standards for United States Coins

The Authoritative Reference on Three Cent Nickels, by Kevin Flynn and Edward Fletcher

Treasure Hunting Buffalo Nickels, by John A Wexler, Ron Pope and Kevin Flynn

Coinage

Coin Prices

Coin World

Numismatic News)

I would like to discuss one of these books briefly, A Guidebook of United States Coins by R S Yeoman, better known as "The Red Book". This book has technical information about all of the coins minted by the US Mint. It also has information on coins minted in the colonies before the establishment of the mint as well as some information on privately struck pieces such as the Leshar dollars and hard times tokens. It explains the establishment of our monetary system as well.

As a coin collector, if you own no other book I think you should have this one. It may not be able to answer every question you have but it is the best place to start. For instance, if you are wondering why the 1932 D and S Washington quarters are so much higher priced than the 1932 P you can look in the Red Book. In it you will find that there were over five million quarters minted that year in Philadelphia and less than five hundred thousand in either the Denver or San Francisco mints.

Now that we have established the fact that the information you are looking for is out there I will talk about where to find it. My list is by no means complete but here are a few suggestions; coin shops, coin shows, bookstores, newsstands, the internet and libraries. Coin shows and coin shops are good places to look for books and other information sources because coin dealers are interested in supplying the collector with what he needs to make him an informed buyer. Collectors that are happy with what they have purchased will be back again.



At newsstands and bookstores you may not find a wide selection of books but you will find magazines and weekly newspapers that are full of articles and news items that are of current interest in the numismatic world. Those magazines and newspapers will also have advertisements that sell books and coins or will direct you to internet sites where you can buy books, supplies and coins.

My last suggested source is the library. Depending on the size of the local library there may or may not be an extensive selection of books you can use. Here in the valley your chances may be a little slim. However, we do have a library near us that can supply you with almost any information you need. That is the library at the national headquarters of the American Numismatic Association located in Colorado Springs. Most of the book in their library can be checked out to their members for a period of six weeks. They do have some rare books that must remain in the library. They not only have books and periodicals, there are videotapes and filmstrips as well. In fact, we have used many of the slide presentations and videotapes for programs here in the club. Our club is a member of the ANA and you can get the books through it but you might consider your own membership so that you can have the books etc. mailed directly to you.

The library can also be the answer to the last question of "how can I afford to buy the coin after I bought the book?".

There probably will be some books of special interest to you that you will eventually want to purchase. However, if you make use of the library you will be able to decide when it is appropriate to spend the money on the book without losing the opportunity to buy the coin.

So be an informed buyer and *Read* the Book Before you Buy the Coin.

Presented to the Arkansas Valley Coin Club in January of 2000 by Carol McCurdy

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COLORADO-YOMING NUMISMATIC ASSOCIATION



FALL

2001

MINUTES OF JULY 7, 2001 CWNA BOARD MEETING

The meeting was called to order at 12:05 PM by president, Richard Johnsen at the City Auditorium in Colorado Springs, Colorado. All officers and board members were present with the exception of Jim Oscarson. There were four guests.

The "Minutes" of the annual meetings of February 24, 2001, were approved as presented by the secretary. No "Treasurer's Report" was given pending the distribution of funds to member clubs. (As approved in Feb. 24, 2001, meeting)

Old Business

Since no applications were received for the scholarship to the ANA summer seminars, a motion was approved unanimously, that we send Carol McCurdy to the 2001 seminars with the understanding that she will report on her experience in a future "News letter".

Tom Hallenbeck stated he was unable to get any speakers for the educational seminars originally planned to be held in conjunction with the Colorado Springs clubs' coin show, July 7, 2001.

A motion was approved unanimously that the year for the next "Pre-Show" be left open as the ANA does not know when the next Denver convention will take place. The Denver Coin Club as host club supports year 2006.

New Business

Motion approved unanimously that the cut-off date for the year 2002 CWNA Scholarship application for the ANA Summer Seminars be changed to April 1 rather than May 1 and that the ANA bill the CWNA for the monetary charges.

Richard Johnsen directed board members to enumerate goals and future direction of the CWNA and send them to him.

The meeting was adjourned at 1:40PM.
Prepared by Jerry Morgan, Secretary/Treasurer
(PRELIMINARY/SUBJECT TO BOARD
APPROVAL)

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THE ANA SUMMER SEMINAR SCHOLARSHIP  
FROM COLORADO-WYOMING NUMISMATIC  
ASSOCIATION ANNOUNCED FOR 2002

As indicated in the July 7 Board minutes,  
the closing date for applications to CWNA for the  
2002 scholarship is moved up (ahead) to an earlier  
month, April 1 being set as closing. Applications  
should be available from your local club, but if not  
found there, write, email or call the Secretary-  
Treasurer or Newsletter Editor to obtain one.

The dates and times this next year are  
Session I: June 29-July 5; Session II: July 6-12, at  
Colorado College and ANA headquarters.  
Registration limit is apparently 300 people total.  
Tuition, meals, and room run \$525 and up plus  
\$100 if not an ANA member.

The scholarship covers lowest room rate,  
meals, and tuition plus paying ANA membership.  
~~~~~

Bob Davis' original appeal for help on CWNA history
repeated for your stimulation:

- SEARCH FOR HISTORY -

With the support of the officers/board, I have agreed
to assemble a historical document for CWNA. I
believe this is probably overdue, and should be done
before more of the "history" is lost, due to member
deaths, etc. I would like to obtain any material
members have in their possession. This could be
photos, news stories (including obituaries), letters,
show flyers, etc. I could also use personal tape and/or
video interviews and in some cases I would consider
conducting interviews. I would prefer to work with
copies, but if I get originals, sent to me on a "loan"
basis, I will do my best to prevent any loss or damage.
Also, some basic history (formation dates, officers)
of the member clubs could be helpful and might be
included as an appendix to the CWNA history. I am
mostly interested in "fixing" various dates, officers
names, events (such as shows) and any anecdotal

material, that would be of general interest. I have
many old newsletters, a list of all member
names/numbers (with a few blanks) and some items
buried in my "old" brain cells, but certainly welcome
ANY assistance from the CWNA general
membership. With an organization as old as CWNA,
it seems to be in order to document all the events
(good/bad) we possibly can. I will be happy to do
what I can to collect the material, including meeting
at central locations, etc. I am very much open to
constructive ideas on how to pursue this task.

Thank you ,

Robert L. Davis
6019 Poudre Canyon Hwy.
Bellvue, CO 80512
e-mail porvgpa@aol.com

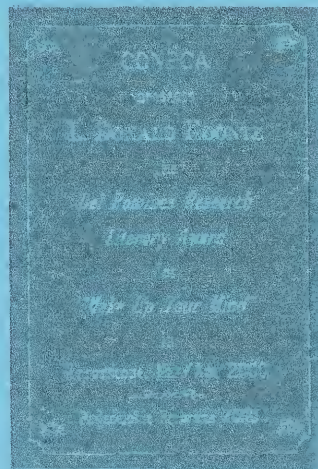
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(The following article was published originally in the  
March/April, 2000, issue of the CONECA Errorscope,  
prize-winning publication of The Combined  
Organization of Numismatic Error Collectors of  
America. It received the Del Romines Research  
Literary Award for 2000 at the Philadelphia CONECA  
Errorama 2000. An attractive plaque now sits in the  
study of the author.)

**MAKE UP YOUR MIND! H45435520A, Or  
B45435520A?**

L. Donald  
Koontz  
CONECA N-  
827  
[CONE 712,  
NECA M-1099,  
BIE 330, ANEC  
C-6]  
ANA 73596,  
NumInt 723,  
ColoWyoNA  
490

You  
might want to  
pull a note or  
two out of your





wallet or pocket to study as you read some of this material. If you pull it out of your pocket all wadded up, you label yourself as part of certain modern generations, - mostly. Wadding was certainly what happened to the \$2 FRN which stimulated this discussion. At some other time it was in a wallet (or pocket?) folded in half vertically for long enough that it got dirty wear creases at top and bottom of the fold. It saw enough wear and tear that it would be difficult to grade it as any better than fine or fine plus.

Mismatched serial numbers have not been among the more admired paper money errors; they are somewhat subtle. (In that regard I must thank

numeral in the sense that it designates which of the twelve districts ordered the printing of the note and issued it to the public. Since the banks do not issue identical quantities of the notes, you can't count with the first digit of the serial number. For example, the New York Federal Reserve District (B or 2) had printed for itself 67,200,000 of these \$2 notes, but the St. Louis Federal Reserve District (H or 8) had only 39,040,000 printed for it.

The same-positioned notes from every sheet of money printed in a single press run are expected to be identical in their three printing plate check numbers, in their first digit serial number letters, and, usually, in

their tenth digit serial suffix letters. They are also expected to be serially numbered from sheet to sheet for twenty thousand sequential serial numbers.

This is called skip numbering, as



William W. Brown, of Denver, Colorado, who found this note while going through \$20 worth of \$2 FRNs looking for interesting number combinations; nice profit!) Most have not been unique by the nature of how they are produced. Even when the digits got printed partially out of line, because one unit of the numbering dials got stuck slightly ahead or behind the others, there have been several saved in sequences by collectors. There is some slight potential for bookkeeping mistakes. If one digit mismatched is frightening, then more than one digit being mismatched would be beyond the pale of belief, so to speak. Nothing like that happened here, however, but something similar, quantity-wise is referred to on page 107 of reference two at the end of the article.

In the case of the note illustrated it was the first of the ten digits in the serial number which managed to become mismatched. H45435520A on the left and B45435520A on the right. This is only a

the numbers skip from sheet to sheet instead of running sequentially on the same sheet. This can be seen in the three diagrams where each note on the same page shows the same serial number in the last five places from the right. The total of 640,000 notes in the run causes the millions, hundred-thousands, and the ten-thousands places to change by twenty thousand per location (Twenty thousand times 32 places).

The notes were overprinted largest number first so the smallest numbers would be on top of the stack when finished with the numbering. All twenty thousand of these 32nd. position notes will have a place location check designation of H4 in the upper left corner of the field.

The serial numbers in 1976 were applied to two, side-by-side stacks of 20,000 half sheets. Each full sheet had a plate position check letter/number from A1 to H1, A2 - H2, A3 - H3, A4 - H4 applied in fourths of the sheet with H4 being the last of the 32



plate positions in the lower, right corner. (See any of the diagrams.) After printing, the twenty thousand sheets were cut in half vertically to go through the numbering presses.

In actual practice the overprinting operation only allows 100 sheets to accumulate; then they are cross-cut into sixteen stacks of 100 notes each and banded. The next 100 notes are then banded and stacked on top of the previous ones keeping the location piles separate, A1 on A1, G2 on top of G2, H4 on top of H4, and so on, in bins. Would this have been a good opportunity to catch the mistaken Federal Reserve Bank designator? Probably so, if the banding and stacking was done by hand, but it isn't. The 1992 reference points out a record of 41,000 notes done in nine hours. Difficult to spot one small letter differing in two places in a 32-position carousel!

The error note in this article, numbered B45435520A, would have been in the 71st unit press run of 20,000 sheets, very near the beginning of the note overprinting for that run. This was about two-thirds of the way through the total production of New York \$2 bills. It is the 635,520th note of the 71st run of 640,000 notes. Because it was so near the end of that run, it would end up having its relatively high serial number applied early in the overprinting process and would be near the bottom of the pile of half sheets being numbered. The original press sheets are sliced in half, vertically, before overprinting, because the overprinting units only handle 16 notes at once. Being 4,480 notes from the end it would have had 15,520 more notes above it in the twenty thousand notes of the H4 position. (See the diagram below. This mismatched serial number note is an H4 or 32nd., position note).

George Warner, a paper money specialist dealer from Sheridan, Wyoming, having seen the note shown with this article, kindly took an interest in it, since he had carried one in stock previously. He furnished the author with the serial number of three others he had found listed for sale in auctions. These numbers were: H/B45432487A (position H4), H/B45439184A, H/B45439811A. Wow! Now we have four error notes, and all four have the first four digits of the eight-digit serial number the same.

Since we have learned that there are always 20,000 notes with sequential serial numbers in the

same position, and one of these listed above is also an H4 like mine, we may have a clue to how they were caused and how many were made. Sure enough, all four notes are in the 20,000 notes of H4 position overprinted in the 71st. press run. In fact all four are within the first 10,000 serial numbers produced in that position. (Earliest number is latest produced, remember.) Subtracting the 45432487 from the 45440000 of the first sheet H4 note gives an answer of

7513 notes difference. The smallest serial number of the four notes for which I have numbers was printed only 7513 sheets from the beginning of the overprinting run.

This might mean that less than 10,000 error notes were printed, or it might mean the existence of other, lower (later) serial numbers that I have not learned about. It seems more likely that the entire 20,000 notes were incorrectly overprinted, and that they were not noticed at all before storage and later shipping to the source from which they were issued.

### 32-subject Currency Sheet Diagram

|    |   |    |   |    |   |    |     |
|----|---|----|---|----|---|----|-----|
| A1 | A | E1 | E | A3 | A | E3 | E   |
| B1 | B | F1 | F | B3 | B | F3 | F   |
| C1 | C | G1 | G | C3 | C | G3 | G   |
| D1 | D | H1 | H | D3 | D | H3 | H   |
| A2 | A | E2 | E | A4 | A | E4 | E   |
| B2 | B | F2 | F | B4 | B | F4 | F   |
| C2 | C | G2 | G | C4 | C | G4 | G   |
| D2 | D | H2 | H | D4 | D | H4 | H50 |

Schematic diagram of the layout of a 32-subject sheet of currency (based on the one in Neil Shafer's A GUIDE BOOK OF MODERN UNITED STATES CURRENCY, Sixth Edition, 1973, Whitman Publishing Company)

As noted in the text of the article, the letters are "check letters" which locate the position of a Federal Reserve Note in its original printed sheet. The upper left check letter also carries a "quadrant numeral" to locate which fourth of the sheet it is from. The lower right check letter will have a numeral related to the printing plate, but not to the location or the serial number.

The Face Plate Serial Number "50" was chosen just because it is on the H4 position note discussed in the article.



One overprinting unit does not place a serial number on all eight notes of one column of the half sheet, though. Rather, each serial number location on each note location in each column has its own overprinting unit. Studying the photographs in the reference three, listed at the end of the article, one can see that there are overprinting clichés (units) for each of the two columns of notes found in a half sheet of 32 subject notes. Reference one, on page 19, also confirms the existence of 32 numbering devices for sixteen notes. It can then be understood how only one location on each sheet could have the wrong Federal Reserve district letter overprinted.

All twelve districts' notes had to be produced during the same period of time in 1975 or 1976, requiring continual resetting by hand of all the digits dials, including the district digit dial, in the serial number producing counters. Apparently, a press run of the 39,040,000 District H (eighth district) notes for St. Louis was run, and then the dials and overprinting presses were set for a run of New York notes. In such a pressured environment it is little wonder that one of eight different bank references for sixteen different note positions on two

Last overprinted serial number sheet of the 71st press run of the \$2 Bicentennial Federal Reserve Notes from the New York District (B), if only the 20,000 notes in position H4 were mistakenly prefixed with an "H". It can be seen that serial numbers for other error notes would have to be smaller than 45420001 but larger than 44800000. This assumes that the next press run workers caught the mistaken setting of the prefix dial before running any more press runs of New York notes.

If the error had been caught before the end of the 71st. press run, it would seem likely the notes would all have been discovered and destroyed.

different half sheet printing lines would be missed.

Of course, I don't know whether all 256 settings were done by hand, individually. Maybe some were controlled automatically, and that might require some other explanation for the mistaken "H".

To be even more open to possibilities let's realize that the prior serial number application could have been to any press run of St. Louis

district notes of any denomination. All denominations are subject to the same process. More objectivity also suggests the possibilities of a piece of broken

|                    |                    |                    |                    |
|--------------------|--------------------|--------------------|--------------------|
| A1<br>B44,800,001A | E1<br>B44,880,001A | A3<br>B45,120,001A | E3<br>B45,200,001A |
| B1<br>B44,820,001A | F1<br>B44,900,001A | B3<br>B45,140,001A | F3<br>B45,220,001A |
| C1<br>B44,840,001A | G1<br>B44,920,001A | C3<br>B45,160,001A | G3<br>B45,240,001A |
| D1<br>B44,860,001A | H1<br>B44,940,001A | D3<br>B45,180,001A | H3<br>B45,260,001A |
| A2<br>B44,960,001A | E2<br>B45,040,001A | A4<br>B45,280,001A | E4<br>B45,360,001A |
| B2<br>B44,980,001A | F2<br>B45,060,001A | B4<br>B45,300,001A | F4<br>B45,380,001A |
| C2<br>B45,000,001A | G2<br>B45,080,001A | C4<br>B45,320,001A | G4<br>B45,400,001A |
| D2<br>B45,020,001A | H2<br>B45,100,001A | D4<br>B45,340,001A | H4<br>B45,420,001A |

B45,300,000A B44,997,500A B45,000,000A V000,060,000A B45,100,000A B45,040,000A B45,240,000A B45,020,000A B45,180,000A

|              |                    |                    |                    |                    |
|--------------|--------------------|--------------------|--------------------|--------------------|
| B45,140,000A | A1<br>B44,820,000A | E1<br>B44,900,000A | A3                 | E3                 |
|              | B1<br>B44,840,000A | F1<br>B44,920,000A | B3                 | F3                 |
|              | C1<br>B44,860,000A | G1<br>B44,940,000A | C3                 | G3                 |
|              | D1<br>B44,880,000A | H1<br>B44,960,000A | D3                 | H3<br>B45,280,000A |
| B45,160,000A | A2<br>B44,980,000A | E2                 | A4                 | E4<br>B45,380,000A |
|              | B2                 | F2                 | B4<br>B45,320,000A | F4<br>B45,400,000A |
|              | C2                 | G2                 | C4<br>B45,340,000A | G4<br>B45,420,000A |
|              | D2                 | H2<br>B45,120,000A | D4<br>B45,360,000A | H4<br>B45,440,000A |

B45,080,000A B45,220,000A B45,210,000A B45,260,000A B45,200,000A

First sheet of the 71st. press run, after the overprinting of the serial numbers. To reach the first four digits of the error serial number of the article's note, H45435520A, only one more sheet would be needed. It would have H45439999A as the H4 note's serial number. In the absence of any record of notes beginning H4542---- it might be possible that the error was caught after the note H45432487A listed by George Warner, more likely about H45430000A. This would accord with the procedure of pulling every 100 sheets to cut and stack and band the notes during the COPE process. Spaces have been left blank, because the author got tired, and so you could have the fun of completing the scheme. Possible answers are scattered about.

*There seem to be more than enough!*



machinery that might have affected several press runs of notes from more than just the New York district. I don't know of other similar errors on H4 position notes of other districts or other denominations. Perhaps someone else does. A check of the history of the COPE overprinting units for that period of time might be someone's challenge. Such a check could affirm or deny the existence of a St. Louis Federal Reserve Note run just before the New York \$2 FRN run I have referred to as the 71st run. That history could also alert collectors for looking at other notes for other undiscovered errors. I have no copyright on the inquiry, so go ahead, if you are interested.

Most likely is that, if the machinery was paused to remove a hundred sheets for cutting and packing and while the press run manager checked a package, the error could have been discovered and the run would be stopped and the dial changed from H to B. Then what would have happened to the notes which had already been overprinted incorrectly? If less than the maximum of 20,000 of the errors had been produced and then caught, the already packaged error notes would have been replaced with star (replacement) notes. However, we know the operation wasn't paused to do that kind of inspecting. Since the error was only reported to paper money dealers about ten years ago, it seems likely that the run was finished, and the undiscovered error notes were stored all that time - ten to fifteen years - in the vaults of the New York Federal Reserve Bank or in the Treasury Department vaults in Washington, D.C. The reports as told to me were that the notes showed up in Germany. Mr. Warner, indeed, said he had not heard of any used error notes of this type.

|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| A1<br>B44815520A | E1<br>B44895520A | A3<br>B45135520A | E3<br>B45215520A |
| B1<br>B44835520A | F1<br>B44915520A | B3<br>B45155520A | F3<br>B45235520A |
| C1<br>B44855520A | G1<br>B44935520A | C3<br>B45175520A | G3<br>B45255520A |
| D1<br>B44875520A | H1<br>B44955520A | D3<br>B45195520A | H3<br>B45275520A |
| A2<br>B44975520A | E2<br>B45055520A | A4<br>B45295520A | E4<br>B45375520A |
| B2<br>B44995520A | F2<br>B45075520A | B4<br>B45315520A | F4<br>B45395520A |
| C2<br>B45015520A | G2<br>B45095520A | C4<br>B45335520A | G4<br>B45415520A |
| D2<br>B45035520A | H2<br>B45115520A | D4<br>B45355520A | H4<br>B45435520A |

*Overprinted sheet diagram for the error note in the article (see arrow)*

A few thousand sheets below this would be the sheets containing the serial numbers ending in ....9184A and ....9811A. A thousand or so sheets above would be the sheet ending ....2487A with the H4 position beginning H4543....; possibly the H4 position would hold all the error notes.

In comparison, about 3 million notes with one error left the bureau in 1985 and into circulation. That one was a back plate check number in the wrong corner; a very tiny printed, hugely misplaced, error found in almost every district's notes. It could be bought in groups of 10 or 100 from the error dealers at the paper money shows. It could be found in circulation in 1985-6 almost as easily as 1970 D, *Quarters on Dime Stock* were being found, but not anymore.

Which brings up one important difference between finding paper money errors and finding coin errors or varieties. Paper money wears out and gets returned to the "Feds" and destroyed. (In less than a year for \$1 notes, usually, though \$2 notes circulate less radically.) Contrast that to coins which are around seemingly forever, even when worn; 1970 D, quarters on dime stock still turn up fairly regularly. Those error notes are mostly long gone from circulation.

In 1976 when Congress authorized the bicentennial \$2 FRN notes to be printed with the patriotic painting reproduced on the back for the Signing of the Declaration of Independence, the U. S. Postal Service also authorized every one of their thousands of post offices to place an official postmark on the new bills on the first day they were available to the public, provided that first a 13¢ (thirteen cent) postage stamp was pasted to the note to be canceled, as required by postal regulations. Usually it was on the face of the note (obverse to coin collectors), but they are found on either face or back. As such they are part of the combined coin and stamp collecting hobby sometimes referred to as philatelic-numismatic combinations.

The cancellation gives you an official, historic documentation of the time when such an item was deemed ready to reach the public, - April 13, 1976, in





134 on 4/13/76

this case. Wouldn't it be nice if one of these mismatched serial number notes could have been so documented? If there were one, though, it would probably have the 13¢ stamp pasted over the bottom serial number! As these notes seem not to have been issued to the public in 1976, it seems very unlikely that such an error note could exist commemoratively cancelled; so beware.

#### References

1. William P. Donlon, James Grebinger, Lee F. Hewitt, and Nathan Goldstein II; Hewitt-Donlon Catalog of United States Small Size Paper Money, 8th Annual Edition; 1972; Hewitt Bros., Chicago, Illinois. Pp. 15-19, 160.

2. Neil Shafer; A Guide Book of Modern United States Currency, Sixth Edition; 1973; Western Publishing Company, Inc., Whitman Coin Products, Racine, Wisconsin. Pp. 91-99, 105, 107.

3. Gene Hessler; The Comprehensive Catalog of U. S. Paper Money, Fifth Edition; 1992; BNR Press, Port Clinton, Ohio. Pp. 21-26, 33-36, 112, 414, 425-426.

4. Dean Oakes & John Schwartz; Standard Guide to Small-Size U. S. Paper Money; 1994; Krause Publications, Iola, Wisconsin. Pp. 9-12, 77, 333.

February 3 - D&F COIN SHOW, LITTLETON; ARAPAHOE COMMUNITY COLLEGE CAFE; 5900 S. SANTA FE DRIVE; 9 am to 4 pm; Free admission.

March 23, FORT COLLINS COIN CLUB SHOW; LINCOLN CENTER, 417 W. MAGNOLIA

ST., FORT COLLINS; 9 AM to 6 PM.

April 13 - FRONT RANGE COIN CLUB, LONGMONT; 7TH ANNUAL SPRING SHOW, 9 AM TO 4 PM; ELKS LODGE, 306 COFFMAN STREET; Kid's auction at 2. Area coin clubs are invited to participate in these Coin Shows. If you have a coin

#### UPCOMING, KNOWN SHOWS

club within the area (Colorado Springs to Cheyenne) and would like to have a free table for your club, send email to (stephen patterson) patt52@mindspring.com

May 17-19 - COIN & STAMP EXPOSITION, DENVER, NATIONAL WESTERN COMPLEX, I-70 & BRIGHTON BLVD. EXIT; 10 TO 7, FRIDAY, SATURDAY; 10 TO 3 SUNDAY. ADMISSION \$3.50 (\$3 WITH SPECIAL ADS).

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COLORADO-WYOMING NUMISMATIC CLUBS

DENVER AREA WORLD NUMISMATISTS (DAWN)

Date/Time: 1st Friday of each month; Doors open 6:30 PM; close 9:45 PM
Place: Bear Valley Legion Post (Just west of SW corner of Federal & Mississippi)
Contact: Bob 303-985-7341; Bill 303-838-4831

FORT COLLINS COIN CLUB

Date/Time: 1st Friday of each month, 7:00 PM.
Doors open at 6 PM for swap / buy / sell activities.
Place: Alnutt Funeral Home, Family Center, 650 West Drake.
Contact: Dick Johnsen, 970-484-2666.

COLORADO SPRINGS NUMISMATIC SOCIETY

Date/Time: 2nd Sunday of each month.

Meeting starts at 2:00 PM
Place: Trinity United Methodist Church, 19th & Henderson.
Contact: Ken 719-634-3313

GREELEY COIN CLUB

Date/Time: **2nd Tuesday** of each month, Meeting starts at 7:00 PM; (No meetings July or August)
Place: Aims Community College, Student Union.
47th Ave & 20th Street
Contact: Ron Wittow; 970-330-6598

PUEBLO COIN CLUB

Date/Time: **2nd Wednesday** of every month, 7:30 pm
Place: Canon National Bank basement- corner of 5th and Santa Fe
Contact: Jared and Jenifer Burbank, 719-564-8099

FRONT RANGE COIN CLUB

Date/Time: **2nd Thursday** of each month, 7:00 PM.
Place: Elks Club: 3rd & Coffman, Longmont, West Side of Building
Contact: Bob Thayer: 303-438-8167

SOUTH SUBURBAN COIN CLUB

Date/Time: **2nd Thursday** of each month.
6:45 to 8:50 P.M.
Place: Englewood Library, Englewood City Hall, 1 block north of Hampden on S. Inca.
Contact: Gene 303-985-5068; Henry 303-794-2706.

CHEYENNE COIN CLUB

Date/Time: **3rd Tuesday** of each month., 6:30 pm
Place: Main Fire Station
Contact: Dwight Brockman, 303-778-7196

NORTHSIDE COIN CLUB

Date/Time: **3rd Monday** of each month, 7:00 pm

Place: Lutheran Church, 121st. Place and Lowell Blvd., Broomfield, CO 80020
Contact: Steve Patterson, Secretary, at 303 828-4044, 303-332-8571, or patt52@mindspring.com.

COLORADO SPRINGS COIN CLUB

Date/Time: **4th Tuesday** of each month.
Doors open 7, meeting starts at 7:30.
Place: Pikes Peak National Bank. 2401 W. Colorado Blvd
Contact: Allen Nye, Box 25205, Colorado Springs CO 80936

DENVER COIN CLUB

Date/Time: **Last Thursday** of each month.
Doors open at 6:30 p.m; meeting begins at 7:30 p.m.
Place: Glendale Fire Station, 950 South Birch Street.
Park in the East lot; use the East entrance.
Contact Walt Brewer, 303-979-4955
Or E-mail us at dcc@telesphere.com, or U. S. Mail at Denver Coin Club, P. O. Box 440178, Aurora, CO 80044-0178.

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**Addresses for submitting material to the CWNA Newsletter editor are given on the first page.**

Easiest to get into print for the members' enjoyment would be material submitted in format from most regular word processors in text files (.txt or .rtf) on 3.5" diskettes, or by E-mail download in same files. Typewritten or printed material with dark, clear print can be used, also. Illustrations in .jpg or most computer picture formats can be managed. Regular photos can be sent for scanning; they will be returned.

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